



# ACEs and Poverty

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# About Southern

- Founded in 1986 with \$10 million



- 60,000 customers
- 46 branches in AR and MS
- 375+ employees
- \$1.4 billion in assets
- Originated \$4+ billion in loans in underserved communities

# Why ACEs?

Do any of these apply to your workforce?

- High absenteeism
- High health care costs
- Lack of soft skills
- Positive drug tests
- Criminal justice involvement
- High turnover

# ACEs Are Costly to Employers

- CDC estimates a **lifetime cost of \$124 billion** associated with child maltreatment



FL, HI, ME, NC, NE, NV, OH, PA, UT, VT, WA, WI,

# ACEs Study

## THREE CATEGORIES OF ADVERSE CHILDHOOD EXPERIENCES

### ABUSE



Physical



Emotional



Sexual

### NEGLECT



Physical



Emotional

### HOUSEHOLD DYSFUNCTION



Mental Illness



Incarcerated Relative



Mother treated  
violently



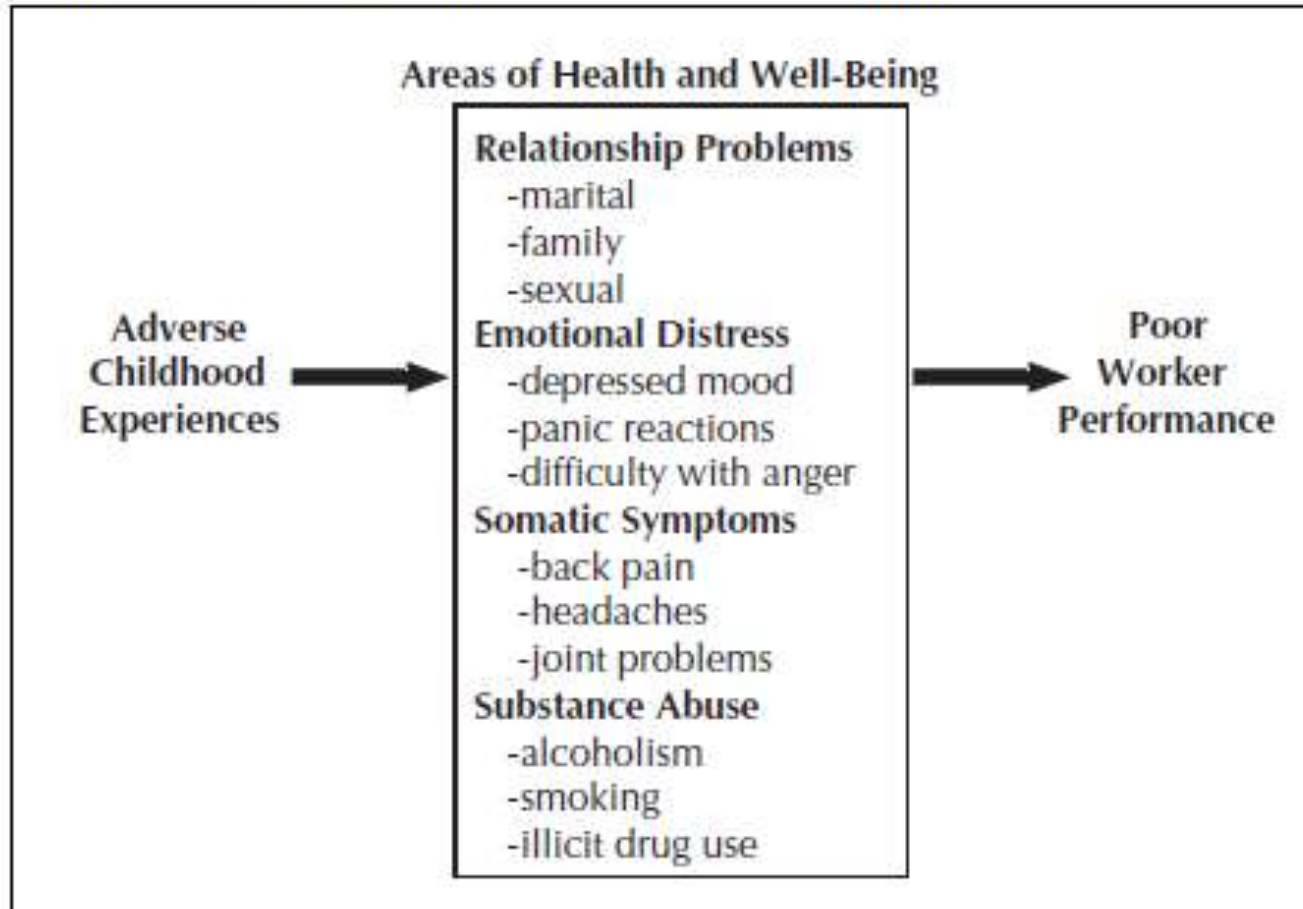
Substance Abuse

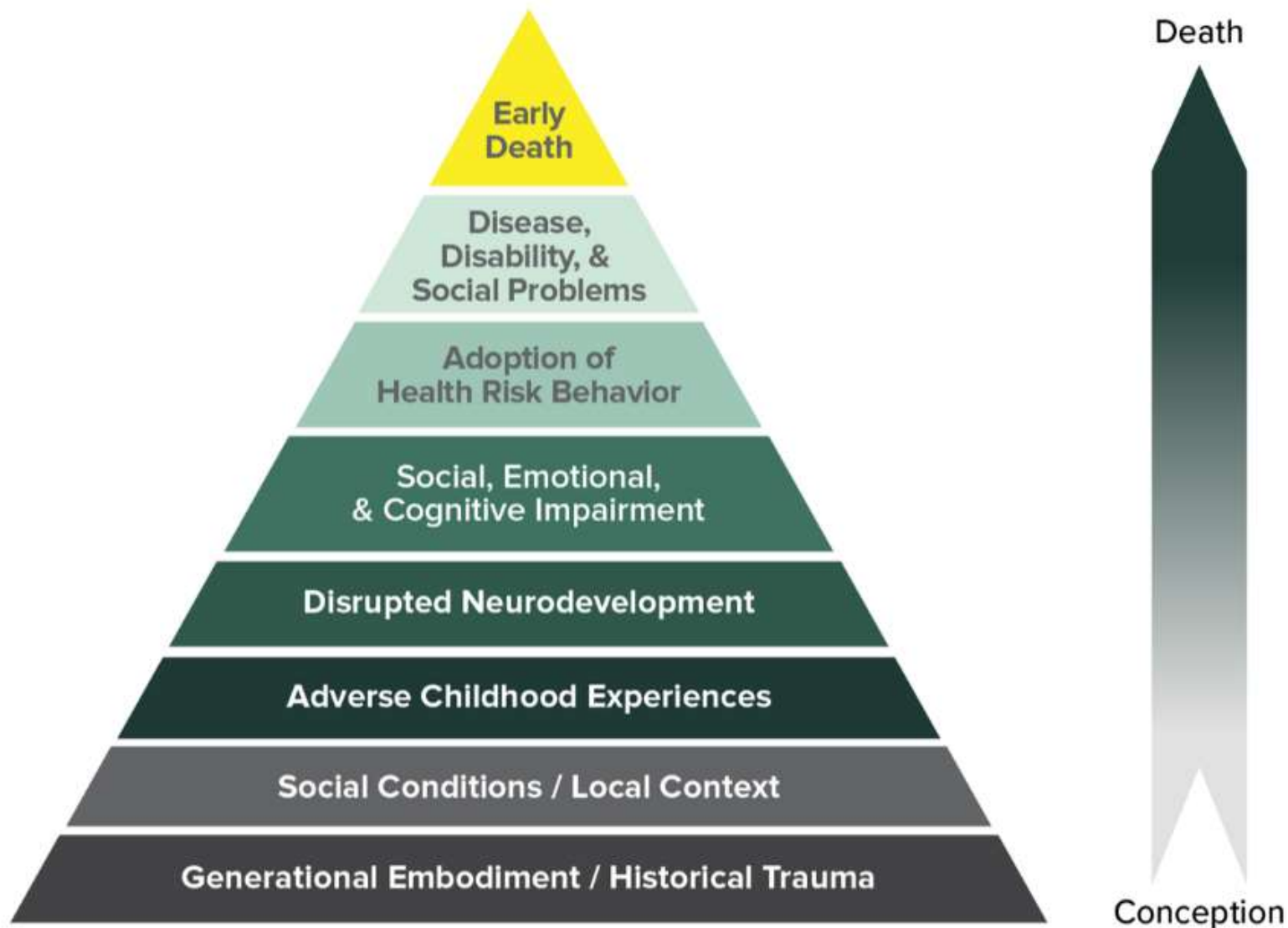


Divorce

Image courtesy of the Robert Wood Johnson Foundation

**Figure 1. Adverse childhood experiences and areas of health and well-being that may affect worker performance**





Mechanism by which Adverse Childhood Experiences Influence Health and Well-being Throughout the Lifespan

# People with 4+ ACEs

**2.3x**

As likely to drop out of  
high school

**2.3x**

More likely to be  
unemployed

**>2x**

As likely to have  
impaired worker  
performance

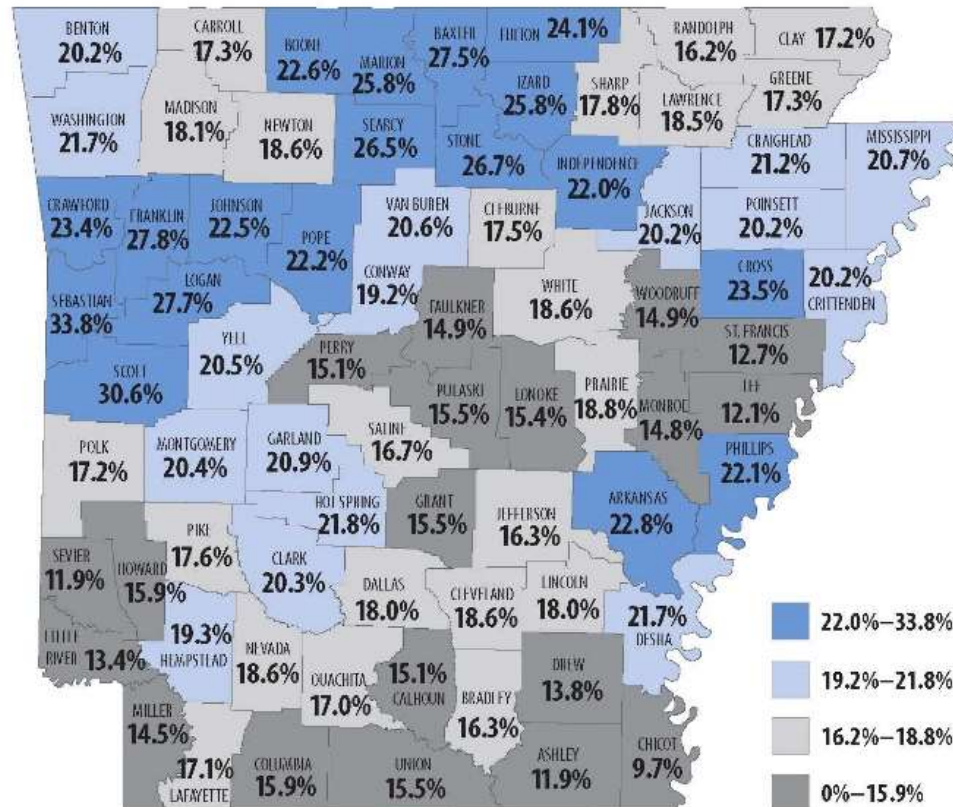
**1.6x**

More likely to live in a  
household reporting  
poverty



## ARKANSAS BRFSS 2016 COUNTY ESTIMATES

# Adults who experienced 4 or more Adverse Childhood Experiences (ACEs)



\*State percentages calculated using county totals and may differ slightly from state-level BRFSS estimates.

# What Can Employers Do?

- Become trauma-informed
- Educate employees and incorporate ACEs information in employee wellness programs
- Provide support services such as employee assistance programs and referrals to community partners
- Create family-friendly policies that support parents
- Invest in early childhood education

# Financial Development Services

Matched  
Savings  
Accounts

Tax  
Preparation

Development  
Lending

Children's  
Savings

Public Policy  
Advocacy

Credit  
Counseling

Financial  
Education

Homebuyer  
Counseling





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